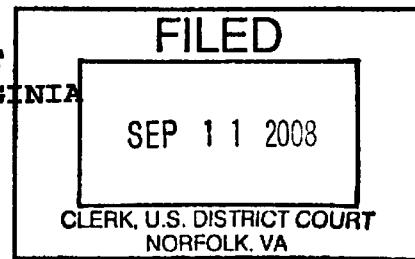


UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Norfolk Division

LANDON R. HUMPHREY, et al.,



Plaintiffs,

v.

ACTION NO. 2:08cv68

GLOBAL EQUITY LENDING, INC., et al.,

Defendants.

FINAL ORDER

Plaintiffs brought this action alleging violations of the Truth in Lending Act ("TILA"), 15 U.S.C. § 1601 et. seq. and the Real Estate Settlement Procedures Act ("RESPA"), 12 U.S.C. § 2601 et seq., as well as state law claims including violations of the Mortgage Lender and Broker Act ("MLBA"), Va. Code Ann. § 6.1-408 et seq., breach of contract, breach of implied covenant of good faith and fair dealing and unjust enrichment.

This matter was referred to a United States Magistrate Judge, pursuant to the provisions of 28 U.S.C. § 636(b)(1)(B) and (C) and Rule 72(b) of the Federal Rules of Civil Procedure, as well as Rule 72 of the Rules of the United States District Court for the Eastern District of Virginia, for a report and recommendation on a motion to dismiss filed by Defendant Global Equity Lending, Inc. ("Global"). The Report and Recommendation of the Magistrate Judge was filed on August 12, 2008, recommending that Global's motion to

dismiss be granted without prejudice to plaintiffs' rights to bring any viable state law claims in state court. By copy of the report, each party was advised of the right to file written objections to the findings and recommendations made by the Magistrate Judge. The Court has received no objections to the Magistrate Judge's Report and Recommendation, and the time for filing same has expired.

The Court hereby ADOPTS the findings and recommendations set forth in the report and recommendation of the United States Magistrate Judge filed on August 12, 2008, and Global's motion to dismiss is hereby GRANTED and, with respect to Global, this matter is dismissed without prejudice to plaintiffs' rights to bring any viable state law claims in state court.

The Clerk shall forward a copy of this Final Order to pro se plaintiffs and to counsel of record for defendants.

/s/ *MSD*

Mark S. Davis
United States District Judge

Norfolk, Virginia

September 11, 2008